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MINUTES

Greater Tompkins County Municipal Health Insurance Consortium
Joint Committee on Plan Structure and Design
September 4, 2014 – 1:30 p.m.
Rice Conference Room, Health Department

Approved

Present:

Municipal Representatives: 9 members

Judy Drake, Town of Ithaca; Brooke Jobin, Tompkins County; Laura Shawley, Town of Danby; Jennifer Case (arrived at 1:43 p.m.); Joan Mangione, Village of Cayuga Heights; Mack Cook, City of Cortland; Carissa Paralto, Town of Ulysses; Schelley Michell Nunn, City of Ithaca

Municipal Representative via Proxy: 1

Betty Conger, Village of Groton

Union Representatives: 7 members

Scott Weatherby, TC3 Staff Unit CSEA Vice President; James Bower, IUOE Local 158, District 832 Bolton Point; Joe Slater, Town of Ithaca Teamsters Local 317; Brad Berggren, Town of Danby Highway; Phil Van Wormer, TC3 CSEA Admin Unit #8901-01; Tim Logue, City of Ithaca Executive Unit; Derek Reynolds, City of Cortland Firefighters

Union Representatives via Proxy: 2

Benjamin M. Locke, City of Cortland Police (D. Reynolds); Tim Farrell, City of Ithaca DPW Unit (S. Weatherby)

Others in attendance:

Don Barber, Executive Director; Steve Locey, Locey & Cahill; Brad Breen, CSEA Health Benefits Department; Beth Miller, Excellus, Sharon Dovi, TC3

Call to Order

Mr. Weatherby, Chair, called the meeting to order at 1:38 p.m.

Approval of Minutes of August 7, 2014

The minutes of August 7, 2014 were deferred due to lack of quorum. MINUTES DEFERRED.

Chair's Report

Mr. Weatherby, Chair, had no report. He introduced Brad Breen, Region 5 Senior Benefits Specialist for CSEA.

Report from the Executive Director

Mr. Barber reported the Board of Directors met last week and adopted the Platinum Plan that was brought forward for consideration. It will now be submitted to the New York State Department of Financial Services for approval. He noted it will not take the place of another plan and that it is an additional health plan offering through the Consortium.

He provided an update on flu clinics that have been scheduled and stated they will be administered through ProAct with no cost to Consortium members. Employees are welcome to go to any of the flu clinic site but should contact Pro Act to sign up.

Ms. Case arrived at this time.

Mr. Barber reported on the upcoming Consortium retreat and reviewed the outline which will be a "health insurance 101" to set the basic framework of the business we are in and how we operate and manage as a Consortium. He reported on planning that has taken place for the Recertification process that the Consortium will be undertaking to verify the eligibility of covered dependents. Information will be going out from employers to employees in the next month.

Mr. Barber commented on the vote that was taken at the last meeting and said there was a lot of confusion due to a bargaining unit being represented twice and the process for how abstentions or tie votes should be handled. He read from an interpretation of Robert's Rules of Order to clarify how abstentions should be handled:

"Under Robert's Rules, to abstain is to do nothing. Ordinarily, abstentions are not counted. However, a member may wish to have an abstention recorded to indicate that he/she did not vote due to fiscal conflict of interest, or because he/she belongs to another organization which makes it inappropriate for him/her to vote. It's fine to record abstentions in such a case, or when taking a roll call vote." There were no questions or objections raised as to handling absentee votes this way in the future. Mr. Barber said when the report was made to the Board of Directors Mrs. Shawley, Vice Chair, reported the vote count and not whether the motion passed or failed.

Consultant's Report

Mr. Locey distributed and reviewed the Bronze Plan Benefit Option and stated the 2014 rates would be \$300 for an individual and \$780 for a family. In comparing it to the County's PPO or Indemnity Plan it would be approximately \$1,000 less per year out of the employee's pocket and almost \$2,000 less for the family plan. He explained this has been brought forward because there were a couple of municipalities that had inquired about joining the Consortium; however, when they learned the Consortium did not have any type of a high deductible plan that could accommodate them it presented an obstacle to joining. He said this plan will provide another tool to the Consortium to enable other municipalities to join and to also comply with the Affordable Care Act's Employer Mandate that if anyone works for more than 30 hours a week they have to be offered coverage. This plan, like any of the other plans, will be available for employers and employees to have access to at bargaining table.

Ms. Drake asked whether mail order is included in the plans. Mr. Locey said they were not set up that way and that most plans in the traditional insurance market are not set up to have a differential in copay for mail order any longer. Years ago there was a theory that if you lowered the copay somewhat it would drive the mail order use and there would be a big savings. However, the loss of copay in a lot of instances is equal to or greater than the savings in

ingredient cost and loss of dispensing fee so a lot of insurance carriers have moved away from this. He said there can be discussion of this but it would require a slight adjustment to the rate.

Mr. Barber said under the Bronze plan it states that a wellness plan is included and asked him to describe what a wellness plan would look like. Mr. Locey responded that it is not a specific plan and that it would be whatever wellness plan the Consortium adopts that would be included. Mr. Locey noted that health savings accounts are included in the Bronze Plan. It does rise to the level of being a high deductible health plan so it does make available to employees the health savings account which are monies that can be applied for medical expenses being carried over from year-to-year and as long as it is being used for medical expenses it can never be taxed.

Providing Non-Unionized Employees a Seat at the Joint Committee

Mr. Barber said at the last meeting a suggestion was brought up to have labor groups that are not represented to be allowed to be represented by this Committee. He said there are 29 potential labor groups. When it was brought up it was left unresolved as to how could or would a non-unionized group be a part of this and Mr. Barber said he reviewed the Municipal Cooperative Agreement and Section K that refers to this Committee and quoted "There shall be a Joint Committee on Plan Structure and Design which shall consist of a representative of each collective bargaining unit that is an exclusive collective bargaining unit of any enrollee or group of enrollees covered by the Plan"; therefore, it does not create a place for non-unionized to have a representative. He said if that is something the Committee would like to see happen it would need to be presented to the Board of Directors and all of the participating municipalities would have to approve it as well. Mr. Locey noted that retiree groups should also be considered as a part of those non-unionized groups.

Ms. Nunn arrived at 2:03 p.m.

Mr. Weatherby said he would like to see a list of those employees who are not represented by a bargaining unit. Mr. Barber said he would provide him with this information. It was the consensus that there are many issues that would need to be identified and that this would need further discussion at a future meeting.

Mr. Cook said adding additional labor groups, including retirees could make this Committee have an unmanageable number of members. He said many members sit on this Committee as a representative of a municipality but are also participants in the Plan. He said when a vote is taken those members vote on what is in the best interest of the Consortium but what may not be good for them as individuals; he questioned whether this could entitle them to two votes.

Next Meeting Agenda

The following items were identified for inclusion on the next agenda: Updates on the Recertification Plan, Flu Clinic, the Retreat, and the biometric screening program that was conducted by the Owning Your Own Health Committee.

New Business

There was no new business.

Old Business

There was no old business.

Adjournment

The meeting adjourned at 2:15 p.m.

Respectfully submitted by Michelle Pottorff, Administrative Clerk